

EXHIBIT C



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November 29, 2018

VIA UPS OVERNIGHT

Acer Restorations, LLC
2576 Broadway, #317
New York, NY 10025
Attn.: Mr. Hubert Knyz, Owner

Re: Acer Restorations, LLC
Policy Nos.: CONNYG280778774 & UMBNYG280796791

NOTICE OF RESCISSION OF INSURANCE POLICIES

Dear Mr. Knyz:

We represent Chubb North American Claims, the claims administrator for Westchester Surplus Lines Insurance Company, Illinois Union Insurance Company, and ACE Property and Casualty Insurance Company (collectively "Chubb"). Enclosed please find Chubb's check in the amount of \$15,673.66 (fifteen thousand six hundred seventy-three dollars and sixty-six cents), payable to Acer Restorations, LLC ("Acer"). This check represents the return of the policy premium paid by Acer, plus New York State statutory interest of 9% per annum, for the above-referenced policies ("the Refund"). The first of those policies was a Businessowners' (Artisan Contractors) Policy, No. CONNYG280778774, issued to Acer for the Policy Period February 13, 2016 to February 13, 2017, and subsequently renewed for the Policy Period February 14, 2017 to February 14, 2018 ("the Primary Policy"). The second of those policies is a Commercial Umbrella Liability Businessowners' Policy, No. UMBNYG280796791, which, like the Primary Policy, was issued to Acer for the Policy Period February 13, 2016 to February 13, 2017, and renewed for the period of February 14, 2017 to February 14, 2018 ("the Umbrella Policy") (collectively referred to as "the Policies"). **The Refund is being made because Chubb is rescinding the Policies from the date of first inception, February 13, 2016, based upon material misrepresentations in the initial application for insurance and the renewal.**

Specifically, the initial application for coverage and the renewal asked whether any of Acer's operations include wood floor sanding, stripping or refinishing. Both times Chubb was told that Acer's operations did not include those services. Chubb's investigation has confirmed that the aforementioned response was a material misrepresentation made during the underwriting process. Acer's operations included wood floor sanding, stripping and/or refinishing at the time of the first application for coverage and/or at the time of renewal. Had Chubb known this at the time of Acer's first application for coverage in 2016 and at the time of its renewal of the Policies

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in 2017, Chubb would have declined to offer the Policies to Acer. Instead, Chubb issued the Policies in reliance on the erroneous information supplied.

Because Acer's misrepresentations were material, Chubb is entitled to rescind the Policies from the date of first inception. Rescission means that the Policies are void from the date of first inception, as if they were never in existence.

Based on the foregoing, Chubb will not cover losses arising from the March 3, 2017 fire at Trump Tower in New York City that allegedly occurred as a result of Acer's improper handling of the combustible refuse of its wood floor sanding, stripping and/or refinishing operations ("the Incident"). In other words, the Incident arose directly from the operational activities that were misrepresented on Acer's application for insurance.

Please be advised that if you accept the Refund, you are agreeing to rescission of the Policies from the date of first inception. If you dispute Chubb's decision to rescind, you should not cash or deposit the Refund. Regardless of whether you accept the Refund or not, Chubb deems the Policies rescinded and will not cover any claims/losses occasioned by the Incident.

Please note that Chubb does not waive, and hereby reserves, any and all of its rights at law and in equity, including those not specifically referenced above.

If you have any questions, Acer or its attorney should feel free to contact the undersigned.

Very truly yours,

HINSHAW & CULBERTSON LLP

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UPS CampusShip: View/Print Label

1. **Ensure there are no other shipping or tracking labels attached to your package.** Select the Print button on the print dialog box that appears. Note: If your browser does not support this function select Print from the File menu to print the label.
2. **Fold the printed label at the solid line below.** Place the label in a UPS Shipping Pouch. If you do not have a pouch, affix the folded label using clear plastic shipping tape over the entire label.
3. **GETTING YOUR SHIPMENT TO UPS**
Customers with a Daily Pickup
 Your driver will pickup your shipment(s) as usual.

Customers without a Daily Pickup

Take your package to any location of The UPS Store®, UPS Access Point(TM) location, UPS Drop Box, UPS Customer Center, Staples® or Authorized Shipping Outlet near you. Items sent via UPS Return Services(SM) (including via Ground) are also accepted at Drop Boxes. To find the location nearest you, please visit the Resources area of CampusShip and select UPS Locations.

Schedule a same day or future day Pickup to have a UPS driver pickup all your CampusShip packages.

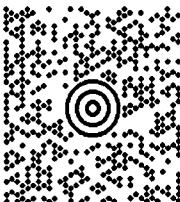

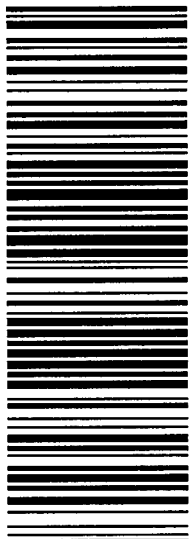
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